



Rimkus Consulting Group, Inc.  
609 South Kelly, Suite C-1  
Edmond, OK 73003  
(888) 611-7770 Telephone  
(405) 340-8513 Facsimile  
Certificate of Authorization No. 3201  
Certification Expiration Date June 30, 2017

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## Report of Findings

**RESIDENCE STRUCTURAL EVALUATION**  
Claim No: 1001677830

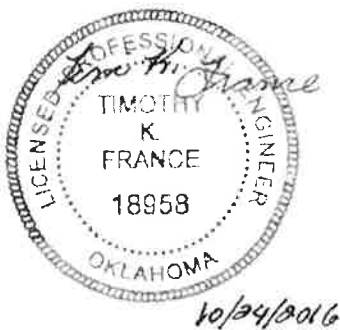
RCG File No: 22804211

Prepared For:

AAA INSURANCE COMPANY  
3100 QUAIL SPRINGS PARKWAY  
OKLAHOMA CITY, OK 73134

Attention:

MR. ADRIAN CANTU



  
\_\_\_\_\_  
Timothy K. France, P.E.  
Senior Consultant

September 24, 2016



CSAA\_SMITH 0783

## **Section II**

### **CONCLUSIONS**

1. The magnitude 5.8 earthquake that occurred on September 3, 2016, whose epicenter was located approximately 112 miles northwest of the subject property in Pawnee, Oklahoma, resulted in instrumental intensity IV at the [REDACTED] residential property and did not cause structural damage.
2. The cause of the damage to the interior floor and gypsum wallboard was attributed to:
  - a) differential movement from poor construction of the floor framing,
  - b) deterioration of the wood floor joists from long-term exposure to moisture, and
  - c) spot CMU footings at grade and not below the frost level.



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## Report of Findings

### RESIDENCE STRUCTURAL EVALUATION

Claim No: 1002224471

RCG File No: 22804617

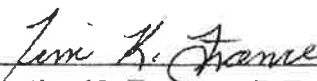
Prepared For:

CSAA INSURANCE COMPANY  
3100 QUAIL SPRINGS PARKWAY  
OKLAHOMA CITY, OK 73134

Attention:

MR. MARK COSTELLO



  
Timothy K. France, P.E.  
Senior Consultant

September 21, 2017

CSAA\_SMITH 0989

## **Section II CONCLUSIONS**

1. The magnitude 5.8 earthquake that occurred on September 3, 2016 (the Event), located approximately 63 miles northwest of the subject property, resulted in instrumental intensity IV at the [REDACTED] property and did not cause structural damage to the residence.
2. The residence was not cosmetically damaged by the recent seismic activity that occurred on September 3, 2016.
3. The rock masonry veneer was not damaged by the recent seismic activity that occurred on September 3, 2016. The damage observed was from temperature and moisture variations over time.
4. The cracking and/or separations in the kitchen floor tiles and grout were most likely caused by improper installation, and were not caused by the recent seismic activity that occurred on September 3, 2016.



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## Report of Findings

### RESIDENCE EARTHQUAKE EVALUATION

Claim No: 1001653594

RCG File No: 22804174

Prepared For:

AAA INSURANCE COMPANY  
3100 QUAIL SPRINGS PARKWAY  
OKLAHOMA CITY, OK 73134

Attention:

MR. ADRIAN CANTU



10-7-2016

  
Timothy K. France, P.E.  
Senior Consultant

October 7 2016

CSAA\_SMITH 0235

## **Section II CONCLUSIONS**

1. The magnitude 5.8 earthquake that occurred on September 3, 2016, located approximately 45 miles northwest of the subject property, resulted in instrumental intensity IV at the residential property and was not the cause of Loss.
2. The reported Loss of gypsum wallboard cracking and shifting blocks of the masonry foundation of the residence was caused by long-term soil movements.
3. The origin of the Loss was poor design of the residence's foundation:
  - a) The construction of the masonry foundation walls,
  - b) Two separate foundations for the same building, and
  - c) Interior piers and footings.



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## Report of Findings

**RESIDENCE STRUCTURAL EVALUATION**  
Claim No: 1001659335

RCG File No: 22804190

Prepared For:

AAA INSURANCE COMPANY  
3100 QUAIL SPRINGS PARKWAY  
OKLAHOMA CITY, OK 73134

Attention:

MR. ADRIAN CANTU



  
Timothy K. France, P.E.  
Senior Consultant

October 20, 2016

CSAA\_SMITH 0415

## **Section II CONCLUSIONS**

1. The magnitude 5.8 earthquake that occurred on September 3, 2016, located approximately 46 miles west northwest of the subject property, resulted in instrumental intensity IV at the residential property and was not the cause of Loss.
2. The reported Loss of gypsum wallboard cracking and cracked concrete floor slab was caused by internal loss of bearing of the concrete floor slab, and to a lesser extent long-term differential foundation movement related to cyclical soil moisture changes.
3. The origin of the Loss was from poor design and/or construction of the floor slab and volumetric soil changes from soil moisture variations over-time.





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## Report of Findings

### RESIDENCE STRUCTURAL EVALUATION

Claim No: 1001661127

RCG File No: 22804181

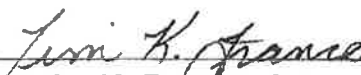
Prepared For:

AAA NORTHERN CALIFORNIA, NEVADA & UTAH  
P.O. BOX 24524  
OAKLAND, CA 94623

Attention:

MR. RONY MEDRANO



  
Timothy K. France, P.E.  
Senior Consultant

October 11, 2016

CSAA\_SMITH 0445

## **Section II CONCLUSIONS**

1. The magnitude 5.8 earthquake that occurred on September 3, 2016, located approximately 39 miles northwest of the subject property, resulted in instrumental intensity IV at the [REDACTED] residential property and did not cause damage to the residence.
2. The reported Loss of gypsum wallboard cracking and cracked concrete floor slab was caused by:
  - a) internal loss of bearing of the concrete floor slab and
  - b) to a lesser extent differential foundation movement related to cyclical soil moisture changes.
3. The origin of the Loss was from poor design and/or construction of the floor slab and volumetric soil changes from soil moisture variations over-time.



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## Report of Findings

**RESIDENCE STRUCTURAL EVALUATION**  
Claim No: 1001963063

RCG File No: 22804453

Prepared For:

AAA CALIFORNIA INSURANCE COMPANY  
P.O. BOX 24523  
OAKLAND, CA 94623

Attention:

MS. DANIELLE GIUSTI



4/27/2017

  
Timothy K. France, P.E.  
Senior Consultant

April 27, 2017

CSAA\_SMITH 0651

## Section II CONCLUSIONS

1. The magnitude 5.0 earthquake that occurred on November 7, 2016, the epicenter of which was located approximately 39 miles southwest of subject property, and the 5.8 earthquake, the epicenter of which was located 42 miles northwest of the subject property, both resulted in instrumental intensity VI at the subject property and
  - a) did not cause structural damage to the residence, and
  - b) did not cause damage to the interior or exterior finishes of the residence.
2. The origin of the damage to the interior and exterior finishes was caused by:
  - a) differential movement of the foundation over time, and
  - b) to a lesser extent, thermal, moisture intrusion, and/or hygrometric fluctuations from cyclical environmental conditions resulting in expansion and/or contraction of the materials over time.